

Information to identify the case:

Debtor 1	Patrick J. Sullivan	Social Security number or ITIN	xxx-xx-6849
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-23129-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Patrick J. Sullivan

3/18/21

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Patrick J. Sullivan
Debtor

Case No. 20-23129-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 18, 2021

User: dkam
Form ID: 318

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2021:

Recip ID	Recipient Name and Address
db	+ Patrick J. Sullivan, 211 Fawn Ct., Pittsburgh, PA 15239-2557
15307231	+ Angela M. Quattrone, 211 Fawn Ct., Pittsburgh, PA 15239-2557
15307232	+ Bank Of America, N.a., Po Box 45144, Jacksonville, FL 32232-5144
15307235	+ Ccs/bryant State Bank, 500 E. 60th Street North, Sioux Falls, SD 57104-0478
15307236	+ Ccs/first National Ban, 500 East 60th St North, Sioux Falls, SD 57104-0478
15307239	+ Continental Central Credit, Inc., 5611 Palmer Way, Suite G, Carlsbad, CA 92010-7253
15307241	+ Doug Kazmierczak, 6411 Dedi Dr., Lockport, NY 14094-8949
15307237	++ FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096 address filed with court., Ccs/first Savings Bank, 500 East 60th St North, Sioux Falls, SD 57104
15307243	Kelly Valentine, 131 Wellworth Place, Buffalo, NY 14225-3318
15307244	+ Kyle Calabrese, Esquire, 97 Lake St., Hamburg, NY 14075-4833
15307248	+ Natl Tire&battery/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15307251	+ Suntrust, 600 W Broadway Ste 2000, San Diego, CA 92101-3358
15307256	+ Synch/walmart, P.O. Box 30281, Salt Lake City, UT 84130-0281
15307257	+ Tbom/atls/fortiva Mc, Po Box 105555, Atlanta, GA 30348-5555
15307258	+ Tbom/contfin, Pob 8099, Newark, DE 19714-8099
15307260	+ Usaa Fed Svng/nationst, 350 Highland, Houston, TX 77009-6623
15307263	+ Vistana Vacation Owner, 9002 San Marco Ct, Orlando, FL 32819-8600

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	Mar 19 2021 03:18:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Mar 19 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 19 2021 03:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 19 2021 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 19 2021 03:47:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Mar 19 2021 03:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15307230	+ EDI: AMEREXPR.COM	Mar 19 2021 03:18:00	Amex, P.O. Box 981537, El Paso, TX 79998-1537
15307240	Email/Text: customercareus@creditcorpsolutionsinc.com		

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15307247	EDI: CBSAAFES.COM	Mar 19 2021 03:46:00	Credit Corp Solutions Inc., 63 East 11400 South #408, Sandy, UT 84070
15307233	+ EDI: CAPITALONE.COM	Mar 19 2021 03:18:00	Military Star, 3911 Walton Walker, Dallas, TX 75266
15307234	+ EDI: PHINGENESIS	Mar 19 2021 03:18:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15307238	+ EDI: CITICORP.COM	Mar 19 2021 03:19:00	Cb Indigo/gf, Po Box 4499, Beaverton, OR 97076-4499
15307245	+ Email/Text: bankruptcy@lightstream.com	Mar 19 2021 03:18:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15307246	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 19 2021 03:48:00	Lightstream, 303 Peachtree Street Northeast, Atlanta, GA 30308-3201
15307249	+ EDI: NFCU.COM	Mar 19 2021 02:47:01	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15307250	+ Email/Text: paparalegals@pandf.us	Mar 19 2021 03:19:00	Navy FCU, 820 Follin Lane, Vienna, VA 22180-4907
15307252	+ EDI: RMSC.COM	Mar 19 2021 03:48:00	Patenaude & Felix APC, 501 Corporate Dr., Southpointe Center, Ste 205, Canonsburg, PA 15317-8584
15307253	+ EDI: RMSC.COM	Mar 19 2021 03:19:00	Syncb/husqvarna Consum, C/o Po Box 965036, Orlando, FL 32896-0001
15307254	+ EDI: RMSC.COM	Mar 19 2021 03:19:00	Syncb/netwrk, C/o Po Box 965036, Orlando, FL 32896-0001
15307255	+ EDI: RMSC.COM	Mar 19 2021 03:19:00	Syncb/ppc, Po Box 965005, Orlando, FL 32896-5005
15307412	+ EDI: RMSC.COM	Mar 19 2021 03:19:00	Syncb/ppmc, Po Box 965005, Orlando, FL 32896-5005
15307259	Email/Text: bkcollect@summitfcu.org	Mar 19 2021 03:19:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15307261	EDI: USAA.COM	Mar 19 2021 03:47:00	The Summit Federal Credit Union, 100 Marina Dr, Rochester, NY 14626
15307262	+ EDI: USAA.COM	Mar 19 2021 03:18:00	Usaa Federal Savings B, Pob 47504, San Antonio, TX 78265
		Mar 19 2021 03:18:00	Usaa Savings Bank, 10750 McDermott, San Antonio, TX 78288-1600

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		USAA Federal Savings Bank
15307242	*P++	FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096, address filed with court:, Fsb-blaze, 500 E. 60th Street, Sioux Falls, SD 57104

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: dkam

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2021 at the address(es) listed below:

Name	Email Address
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Brian Nicholas	
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	on behalf of Creditor USAA Federal Savings Bank bnicholas@kmlawgroup.com
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Glenn R. Bartifay	
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	on behalf of Debtor Patrick J. Sullivan gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com;lkarageorgiou@bartifaylaw.com
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Jodi Hause, on Behalf of the United States Trustee by	
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	on behalf of U.S. Trustee Office of the United States Trustee jodi.hause@usdoj.gov David.A.Berry@usdoj.GOV;Steven.W.Albright@usdoj.GOV
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Office of the United States Trustee	
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	ustpreion03.pi.ecf@usdoj.gov
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Rosemary C. Crawford	
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	crawfordmcdonald@aol.com PA68@ecfbis.com
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TOTAL: 5